





## COLONIAL INSURANCE RATES GREATLY REDUCED.

## THE SYDNEY INSURANCE COMPANY

Incorporated by Act of the Colony.

DIRECTORS.

JOHN FAIRFAX, Esq., Chairman.

D. GORDON, Esq., M.A., Deputy-Chairman.

RICHARD JONES, Esq., M.A.

T. C. BRILLIANT, Esq.

THOMAS HOLT, Esq., M.A.

M. E. MURKIN, Esq.

Surveyor—JAMES HUGHES, Esq.

Office: No. 32, Bridge-street, near George-street, Sydney.

The above company will receive applications for the insurance of houses and other buildings, merchandise, and chattel property of every description, in town or country, at reasonable rates of premium.

The capital of the company is £250,000, with power to increase the amount to meet the business of the company.

Where any premium is necessary, a deposit will be received at once for insuring property until the next meeting of the Board of Directors.

The present Company has been formed with the view of securing a portion of the profits to be derived from an important and useful business, exclusively colonial, and to preserve the income of the old Company from passing into the hands of the English Companies, and thereby becoming a loss to the colony generally.

Special arrangements made with the owners of fluctuating stocks, if required.

Buildings—metal or slated roof, stone or brick, 2s. 3d., and upwards.

Foodstuffs—shingled ditto, ditto ditto, 3s. 9d., and upwards.

Woolen ditto, shingled ditto, 3s. 9d., and upwards.

Country Agents, who will supply Forms of Application and receive proposals from persons wishing to insure:

NEWCASTLE—Mr. George Mitchell.

BATMAN—Mr. S. R. Scahill.

GOSFORD—Mr. J. W. Scahill.

WIDMORE—Mr. John Davidson.

MORTON HAY—Mr. Henry Buckley.

TENTON—Mr. J. W. Scahill.

LIVERPOOL—Mr. E. Goets.

PARANATTA—Mr. E. Goets.

PARANATTA—Messrs. Walker and Smith.

FIVE MOUNTAINS—Mr. Horatio Foster.

CAMDEN—Mr. J. Burdett.

KILM—Mr. R. Stobo.

FARVILL—Mr. H. J. Scahill.

SINGLETON—Mr. J. Muir.

SCOTCH—Mr. Thomas Dangar.

BLAINVILLE—Mr. A. Vidler.

NEWCASTLE—Messrs. MacArthur and Co.

GOSFORD—Messrs. MacArthur and Co.

TENTON—Ditto.

ALBERT—Mr. H. E. Campbell.

CARRICK—Mr. J. W. Scahill.

RHYSTON—Mr. W. W. Armstrong.

N.B.—There is no exemption made in the above Company from paying the usual charges for the insurance of country properties being insured against such casualties.

SYDNEY BRANCH—ALLIANCE FIRE ASSURANCE COMPANY OF LONDON.—The undersigned issue Policies at the reduced rates of premium.

TOWN AND COUNTRY RATES GREATLY REDUCED.—THE LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE COMPANY.

Empowered by Act of Parliament.

Established in 1826.

Having a Capital Proprietary, and the following BOARD OF DIRECTORS IN SYDNEY:

Hon. G. H. Holden, Chairman.

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## NORTHERN ASSURANCE COMPANY

Incorporated by Act of the Colony.

Established in 1838.

Incorporated by special Act of Parliament for Fire and Life Insurance.

Capital, £1,250,000. Invested Funds, £300,000.

Last year's Revenue, £140,000.

Unlimited liability on the part of shareholders. No reference to the company required. Losses paid in the colony.

CHIEF AGENTS:

The Right Hon. Lord EARNEST BRUCE, M.P.

SYDNEY AGENTS:

MEDICAL REFERENCE—John Macfarlane, Esq., M.D.

Surveyor—John Bibb, Esq.

Agents—Buyers and Marshment.

Among the many advantages offered by this Company, it may be mentioned that the rates of premium are moderate, and the conditions of Insurance framed with the greatest liberality. No reference to the company is required, and all claims are settled in Sydney; while particular attention is directed to the fact that the Policy of this Company are not only guaranteed by a capital of £1,250,000, but also by the unlimited personal responsibility of nearly 1000 shareholders.

FINDERS OF THE COMPANY DURING THE PAST FIVE YEARS.

Revenue from May 1, 1881, to April 30, 1882, £10,819 15 5, £36,120 11 1.

Revenue from May 1, 1882, to April 30, 1883, £13,431 13 9, £39,357 4 9.

Revenue from May 1, 1883, to April 30, 1884, £29,824 4 7, £42,338 12 4.

Revenue from May 1, 1884, to April 30, 1885, £37,303 0 0, £53,374 2 11.

Revenue from May 1, 1885, to April 30, 1886, £77,850 19 9, £82,184 7 11.

Insurance against fire is granted on every description of property, in town or country, and at the lowest rates of premium. N.B.—Private dwellings insured on most favourable terms.

The rates of premium have been considerably reduced. £1000 taken on.

LIFE DEPARTMENT.

Rates for an Assurance of £100 for the whole term of Life.

Without Profit. With Profit.

Age 20, £12 7 6, £12 7 6.

Age 30, £12 7 6, £12 7 6.

Age 40, £12 7 6, £12 7 6.

Age 50, £12 7 6, £12 7 6.

Age 60, £12 7 6, £12 7 6.

Age 70, £12 7 6, £12 7 6.

Age 80, £12 7 6, £12 7 6.

Age 90, £12 7 6, £12 7 6.

Age 100, £12 7 6, £12 7 6.

Age 110, £12 7 6, £12 7 6.

Age 120, £12 7 6, £12 7 6.

Age 130, £12 7 6, £12 7 6.

Age 140, £12 7 6, £12 7 6.

Age 150, £12 7 6, £12 7 6.

Age 160, £12 7 6, £12 7 6.

Age 170, £12 7 6, £12 7 6.

Age 180, £12 7 6, £12 7 6.

Age 190, £12 7 6, £12 7 6.

Age 200, £12 7 6, £12 7 6.

Age 210, £12 7 6, £12 7 6.

Age 220, £12 7 6, £12 7 6.

Age 230, £12 7 6, £12 7 6.

Age 240, £12 7 6, £12 7 6.

Age 250, £12 7 6, £12 7 6.

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Age 300, £12 7 6, £12 7 6.

Age 310, £12 7 6, £12 7 6.

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Age 370, £12 7 6, £12 7 6.

Age 380, £12 7 6, £12 7 6.

Age 390, £12 7 6, £12 7 6.

Age 400, £12 7 6, £12 7 6.

Age 410, £12 7 6, £12 7 6.

Age 420, £12 7 6, £12 7 6.

Age 430, £12 7 6, £12 7 6.

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Age 680, £12 7 6, £12 7 6.

Age 690, £12 7 6, £12 7 6.

Age 700, £12 7 6, £12 7 6.

Age 710, £12 7 6, £12 7 6.

Age 720, £12 7 6, £12 7 6.

Age 730, £12 7 6, £12 7 6.

Age 740, £12 7 6, £12 7 6.

Age 750, £12 7 6, £12 7 6.

Age 760, £12 7 6, £12 7 6.

Age 770, £12 7 6, £12 7 6.

Age 780, £12 7 6, £12 7 6.

Age 790, £12 7 6, £12 7 6.

Age 800, £12 7 6, £12 7 6.

Age 810, £12 7 6, £12 7 6.

Age 820, £12 7 6, £12 7 6.

Age 830, £12 7 6, £12 7 6.

Age 840, £12 7 6, £12 7 6.

Age 850, £12 7 6, £12 7 6.

Age 860, £12 7 6, £12 7 6.

Age 870, £12 7 6, £12 7 6.

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Age 930, £12 7 6, £12 7 6.

Age 940, £12 7 6, £12 7 6.

Age 950, £12 7 6, £12 7 6.

Age 960, £12 7 6, £12 7 6.

Age 970, £12 7 6, £12 7 6.

Age 980, £12 7 6, £12 7 6.

Age 990, £12 7 6, £12 7 6.

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Age 1090, £12 7 6, £12 7 6.

Age 1100, £12 7 6, £12 7 6.



**W. NICOLLI**, Watchmaker, King-street, Sydney, in business, begs to return his sincere thanks to his numerous customers for the liberal support and to inform them that some watches and jewelry are on hand that they may be obtained at Mr. P. 17, Bridge-street.



DIARY							
MEMORANDA TO NEXT PUBLICATION.							
	May.	Lines	SW	Notes	WIND WATER		
					Morn.	(Aftn)	
SATURDAY.	6	40	5	12	1	34	1
SUNDAY.	6	41	5	11	2	29	1

MOON.—Full, 9th instant, at 12h. 14m. 33s. p.m.

The Sydney Morning Herald.

SATURDAY, MAY 2, 1857.



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<div style="text-align:center;">DIARY</div> <div style="text-align:center; font-size: small;">MEMORANDA TO NEXT PUBLICATION.</div>							
Day.	Rises	Sets	Moon.	HIGH WATER,			
SATURDAY.	6 40 5	12 15	24 8	WATER.	MORN.	AFTERN.	
SUNDAY.	6 41 5	12 15	24 8	" "	" "	" "	

MOON.—Full, 9th instant, at 12h. 14m. 32s. p.m.

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## The Sydney Morning Herald.

**SATURDAY, MAY 2, 1867.**

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RESPONSIBLE government in Tasmania has descended so deep into the grotesque and laughable that it is difficult to believe it can ever have been the object of passionate desire, or what it can ever become useful. Our own public men have gone to the utmost limits of parliamentary license; some of the less responsible have indulged in excessive disgraceful to themselves rather than the Legislature. In Tasmania, however, the oldest politician, and the first official in the colony—the Premier himself—has exhibited, in his own person, buffoonery, truculence, and absurdity—beyond precedent—beyond imagination. It would require no pamphlet to record the grimaces, the accusations, the insults, and threats which have disgraced the name of Government.

It is not our intention to examine the course of the majority, whether it has been or not constitutional. We are quite ready to concede that the appointment of Mr. GREGGSON was quite regular; his colleagues not despicable; his policy not worse than the policy of any other Government is likely to appear to any opposition. The country was in debt, he proposed to borrow money; the treasury was empty, he therefore stopped payment; the land was within his reach, and he schemed to sell it. These measures might have been met *seriatim*, and the Ministry have taken the chance of obtaining the sanction of the Assembly.

But Mr. GREGGSON began his career as Minister by beating down his opponents. They seem to have been a little stunned at first, but they were not long in coming to this conclusion,—that a Minister who threatened and scoffed, instead of debating, was out of his place in the Councils of a free people.

There is something ludicrous in the description of Mr. GREGGSON's conduct. While his policy was arraigned, he sat making grimaces, and then in mockery covered his face. When a complaint of his conduct as disrespectful was before the Assembly, assisted by a colleague, he interrupted the discussion, and turned the House into burly burling and confusion. When cheered up by his supporters in the gallery, and when they threw them terms of encouragement, he addressed them in bursts of exhortation, and stimulated them to resist him. He told his opponent that he knew them all; their history from the beginning. Mr. WESTON he described as a chain-gang watchman, and a flogging magistrate. The late ATTORNEY-GENERAL he compared to Zanga—a phrase of exquisite spite; Mr. CHAPMAN he called the House around was a steward of a ship. One member he called a "baboon," another compared to "GRIMALDI grinning through a horse collar." "One of my opponents had lost £25 a week; another, wanted to play at leapfrog over the head of the Puisee Judge." The wife of a late minister having irritated him, he addressed the House in language so rude and insulting as to be below reproof and repentment. This, with endless threats of retaliation, must have left some doubts respecting the sanity of the orator. Such as heard him had a smile for his friends, and a frown for his foes. "He would take care the causticity should be felt. BYRON had made one say, 'I will make his ribs a gridiron for his heart,' and yet by the powers he would make some of them wince."

These are amongst the flowers of Ministerial rhetoric ; and display a spirit of example inconsistent with the idea of business or Government. Mr. GREGGSON has been in the Colony for thirty-six years, generally in opposition. He would have been deemed capable of ruling if he never attempted it.

The great defect of this once formidable opponent of Downing-street doings is want of temper. The wildest license of the streets cannot exceed his vituperation; gentlemen, of course, except his party, must suppose a Government which cannot rule itself, and which is standing provocation to the breach of the peace.

The Tasmanian Premier evidently misunderstood the rights of a Minister and the functions of an Opposition. The very idea of Responsible Government includes keen and searching investigation, and free discussion. It is not the prerogative of Englishmen either to tremble before a Minister of the Crown, or to put off his head. The whole session is nothing but a scrutiny, and every vote in favour of a measure implies that it must stand or fall by its merits. Had Mr. GREGGSON seen self-controlled, his Ministry would have stood. A large part of the Tasmanian population would have preferred a man of Mr. GREGGSON'S caste before others more scrupulous and reserved. All his colleagues are his old acquaintances and social companions; and the divisions show against what a strain of obvious disqualification he might have borne up. There are some excesses however which are too extravagant for even the least reflecting and such a leader. No Ministry could live under such a ruler.

It is a great mistake to suppose that laughter and silence are proofs of satisfaction. His manner feelings are at variance with the countenance. No man can confide in that which he does not respect. A Minister will carry with him an Assembly when he strikes a heavy blow for his principles, and his cause if the prosecution should be deliberate and malicious; otherwise there is sarcasm and bitter retort in a small house where waste of power, and a loss of influence. Men whose sole love is wounded, never forget—rarely forgive. Public men tolerate the vacillating, the selfish, even the dishonest, but they instinctively repel a reckless and vindictive debater. They may be obliged to endure him, but they will not when the moment arrives show that they detest him. It is said that Lord NORTH was a miracle of patience; he long retained power. Sir ROBERT WALPOLE was equally self-possessioned, and he stood alone almost for a generation. In more modern times statesmen of the same caste have returned to office again and again. Lord STANLEY was a tartar, and DISRAELI is a strategist; they are doomed to remain in opposition.

It is rather remarkable that the son of Mr. GREGGSON, the Attorney General of his Government, for a manner remarkably mild and gentlemanly, and a reputation altogether unexceptional, is respected and trusted by the most decided opponents of his father's Cabinet. It was to be expected, and to his credit, that he declined to take office under Mr. GREGGSON'S successor. Thus it is that party-

accept office must do so with the understanding that their convenience will not be much studied and that none will hold themselves responsible for any remote consequences.

The friends of Mr. ROBERTSON have given him a purse of 200 guineas as a testimonial to his services. It is not, however, a common one. They have accompanied it with a statement of the reasons for which they intend it partly as an avowal of opinion that their member should be paid. We do not at all deny that there may be many circumstances which will make it proper for those who send them to discharge the necessary expenses of representatives. Were this more common, it might abate occasionally the eagerness for office which is prompted by narrow resources. If, however, Mr. ROBERTSON is entitled to payment for performing the ordinary duties of a representative, what is our obligation to those who, without payment, have endured the wear and tear of ministerial toil?

By the journals received from South Australia we perceive that there is some probability of an adjustment of the difficulties which have arisen in developing the commerce of the colony towards the diversity of colonial tariffs. According to the plan hitherto adopted, the South Australian Government collected the duties on goods coming up the river, and divided the proceeds equally between Victoria and New South Wales. But as these duties were collected on the basis of the South Australian tariff, and that tariff was lower in reference to the articles of tea, coffee, tobacco, and sugar than that of either of the adjoining colonies, these colonies suffered a considerable loss of revenue. Goods were introduced by a back way which had paid no duty then would have been chargeable on the river if they had been entered through Sydney, Melbourne, and a bounty was therefore afforded to the river trade in addition to the natural cheapness of water carriage. The Victoria Government determined to put a stop to this, and accordingly gave South Australia notice to the effect that a border Custom House would be established unless the Victoria tariff were adopted by that colony. South Australia demurred at accepting these terms, on the ground that they would involve a loss of revenue to the extent of twelve per cent. During the few months, however, a correspondence has been going on between the three governments, from the result of which it would appear that a mutual agreement is not impossible. A proposal has been made to give up the Victoria tariff, and also that of New South Wales as the common standard. In what quarter this proposal originated it does not appear, but there would seem to be less objection to it than to any other suggestion that has been yet made. The tariff of the colony is lower than that of Victoria with respect to the articles of rum, whiskey, colonial asperfumed spirits, beer, unrefined sugar, and tea. From a calculation made by the *South Australian Register*, it would appear that that colony would not lose revenue by the adoption of the New South Wales tariff supposing consumption to remain the same, and smuggling not to be brought into existence. That there would be no financial objections to the change. As the GOVERNOR in his opening address to the Parliament refers favourably to the proposal, it is to be presumed that the Ministry have made up their minds to support it. From the terms used in the Address, it is not very clear whether the projected assimilation of tariffs is intended to apply to imports generally, or only to the traffic river-borne by the Murray. But even if the restricted application should be all that is at present intended, it will doubtless prepare the way for more general recognition of the same policy.

Apart from the desirableness of having tariff uniform with that of the other colonies there would appear to be no desire in South Australia for a change. The *ad valorem* duties are regarded with favour by the community and are not complained of by the merchants. They yield a considerable revenue and admit of reduction on articles of very general consumption. Their tendency is said to be to throw a larger proportion of taxation on the shoulders of the wealthier classes, while the effect of abolishing them and charging heavier duties on spirits, beer, and sugar would be to tax more heavily the poorer working classes, by whom these articles are chiefly consumed. There may possibly, therefore, be some parliamentary opposition to the proposed change, but the great desirableness of coming to an agreement with the other colonies will act as a powerful incentive to induce acquiescence. The prosperity of the Murray trade is imperilled by the present antagonism between the separate governments. A border Custom House may not be able to prevent smuggling, but it could greatly cripple the operations of the traders. A policy of mutual annoyance is not that which should be encouraged between the separate colonies. Free intercolonial trade will be a benefit to all. No one has anything to lose, and each has much to gain by developing the resources of the interior.

The *Register* gives some detailed statistics of the quantity of dutiable goods sent up the river last season, by which it would appear that the statements made in the Parliament of Victoria that the revenue of that colony had suffered to the extent of £40,000 a-year, were grossly exaggerated. The weight of tea forwarded up the river was 41,173 lbs.; of tobacco, 253,208 lbs.; and sugar, 183 tons. The duty, as actually collected these articles according to the South Australian tariff was £13,370, which was £13,371 less than would have been collected on the same goods if the tariff of New South Wales had been enforced, and £14,078 less than if that of Victoria had been adopted. As the loss is divided equally between these two colonies, it follows that each of them lost about £7000 revenue by the diversity of tariffs. The principal part was on tobacco, and as the greater part of that was imported from the United States, merchants of that city and not the Australian merchants, have been the losers. It is high time, however, that such irregular proceedings were stopped. The establishment of a common tariff will remove the exceptional stimulus that has hitherto been afforded to the navigation of the river, and leave it to be developed according to its own intrinsic usefulness.

NOTES FROM ROBERTA.—A meeting was held last evening at the Metropolitan Hotel, Pitt-street, for the purpose of forming a committee to carry out the arrangements to be held at the North Shore, on the anniversary of Her Majesty's Birthday. Unfortunately, for various causes, the attendance was very limited. Mr. E. Josephson took the chair, who opened the business of the evening, after which, several gentlemen who proposed members of the committee: Messrs. Dr. Driver, Tomlins, and G. Ewen were respectively called but refused to act on the occasion, but offered their services as assistants. After short discussion, the following gentlemen were appointed: R. Campbell Esq., President; His Worship the Mayor, Vice-President; Committee, Messrs. J. S. Milson, G. Green, T. Eames, N. Jones, J. Kinross, A. R. Trevelyan, Dr. Josephson, and Josephson. The meeting then adjourned until Monday next, when the Committee would enter into the general business of the regatta.

[illegible]











**£5000** TO BE LENT upon freehold security in any town or country. In sums to suit the borrower.



**\$9,700 TO BE LENT** in large or small sums, upon city freehold property. Apply to **W. A. BELL**, commission agent, stock and share broker, 110, Pitt-street, Sydney.

**MONEY TO LEND**—MONEY may be had in any amount, from £1 to £1000, at **JOSEPH'S** Farm Office, 110, Pitt-street, next door to Morgan's, chemist, a few doors from the theatre. Cash advanced on plate, jewelry, wearing apparel, furniture, and every description of portable property: trunks, &c., stored.

**BURGESS AND BOWEN'S** Property Circular for SATURDAY, the 2nd May.

To be sold by Private Sale, Two Building Allotments of Land, each 40 feet frontage by 50 feet, in the best part of Balmain. These allotments are midway between the two ferries, and cannot be surpassed in locality. Price £25 per foot.

Valuable Farm at Camden, consisting of 135 Acres near Alluvial Land, partly cleared. Also, capital Dwelling House, barn, stockyard, &c.; plenty of water. Also, adjoining 400 Acres of the best Grazing Run in the colony, with a never-failing supply of water. Price for the lot, £1800.

To be sold, at the foot of Liverpool-street, a Wharf and Dwelling House, now doing a steady and profitable business, which could be doubled. Rent low. Capital Returned for Outlay in Five Years—Farm at Cook's River, part of which is LET to a permanent tenant for PURCHASING for sale, several Outlots in the Suburbs, at a liberal price will be given. Apply at the Office.

406 Estates, in the shape of Houses, Shops, Warehouses, &c., in the Suburbs and Town, Farms, &c., for SALE, privately—amounting in the gross to upwards of £500,000. Particulars which may be learned at the Rooms of the undersigned.

**BURGESS AND BOWEN**, 254, George-street.

**DUCHESNE**, Comptroller, and Ladies' Sales; Comptroller, prime quality. **HENRY SELBY**, Circular Quay.

**FOR SALE**, ex Maitland of Jubah—3000 bushels prime wheat, 300 bushels prime fresh bran. **HENRY H. BRADSHAW**, 41, King-street.

**FAIRFAX'S** Milling Mills and Joinery Works—10,000 feet of best cedar shingles, 10,000 feet of best pine shingles, single and double-fused, 100,000 feet of best pine shingles.

The above of every variety of design and to order. French exponents, hardwood and deal window frames, door jambs and linings, window sashes, Venetian shutters, &c.

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